



Insurance & Reinsurance

Hinshaw & Culbertson LLP is one of the nation's leading firms representing domestic and foreign insurance companies in a full range of matters. We represent insurers in state and federal courts across the country and internationally at the trial and appellate court levels. Through our participation in [Global Access Lawyers](#), we have working relationships with leading lawyers representing insurers across the globe. We evaluate and resolve matters from the claims stage through mediation and arbitration. We provide coverage analysis and opinions. We also evaluate client portfolio issues, assist in product development and drafting contract language, and provide training and other advice. We often serve as national or regional counsel. Our lawyers also represent insurers with regulatory compliance. Insurers appreciate [The Hinshaw Advantage](#).

Providing the Full Range of Services

Our advice and representation extends to a full range of matters, including:

- Insurance coverage litigation and counseling
- Bad faith, extra-contractual liability, business practices, and market conduct claims and class actions
- Reinsurance and retrocessional dispute resolution and counseling
- Corporate transactional, regulatory, run-off, and insolvency insurance services
- Claims, litigation, and fees management services

Spanning the Full Spectrum of Policy Types

We are well-versed in the full panoply of commercial and personal lines insurance policies, including:

Our extensive knowledge also extends to a variety of structures for managing, transferring, and retaining risks, including self-insurance, fronting arrangements, captives, risk retention groups, pooling arrangements, and trusts.

Insurance Coverage Litigation and Counseling

Hinshaw is one of the premier law firms representing insurers in a wide range of coverage litigation and coverage disputes. Our experience includes coverage issues arising out of losses relating to products, operations, and premises; pollution, mold, toxic torts, and global warming; intellectual property; false imprisonment, slander, and defamation; advertising, publishing, and media liability; cyber liability; malpractice and professional liability; spinal fixation devices; construction defects; sexual

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Suzanne Chamberlin

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abuse; murder; property damage; and lost profits. We represent insurers in declaratory judgment actions, actions involving defense, indemnity, and reimbursement, and actions seeking a wide range of relief including declaratory relief, compensatory and punitive damages, rescission, and reformation.

Insurers turn to Hinshaw to assist them in addressing the challenges of social inflation. Our lawyers have extensive experience in claims review and analysis, due diligence audits and inspections, negotiating the resolution of specific matters and commutations involving multiple books of business, assisting in building business relationships and workable protocols between companies.

Bad Faith, Extra-Contractual Liability, Business Practices, Market Conduct Claims, and Class Actions

Hinshaw lawyers regularly evaluate and advise clients in myriad bad faith, extra-contractual, and market conduct matters, and class actions. We represent insurers in trial and appeals of first and third-party bad faith actions in courts across the country. In addition, we advise clients and provide training in proper claims practices and compliance with statutory, regulatory, and common law requirements and best practices.

Our experience extends to a variety of claims, including allegations of inadequate investigation; unreasonable failure to defend or indemnify; unfair or improper claims handling, premium pricing, and property valuation; unfair settlement practices or failure to settle; institutional bad faith; and other various allegations. Hinshaw lawyers are well-versed in defeating such claims and in limiting recovery of damages, including punitive damages and attorney fees. We represent insurers with respect to other extra-contractual claims, including claims involving loss control and risk management services; alleged conspiracy claims; alleged improper hiring or supervision of contractors; alleged breaches of fiduciary duties; alleged violations of insurance regulations; and alleged fraud and misrepresentation.

Reinsurance and Retrocessional Dispute Resolution, and Counseling

Hinshaw represents foreign and domestic companies in a wide range of issues and disputes confronting ceding companies, reinsurers, and retrocessionaires, including:

- Rescission, adverse selection, non-disclosure, misrepresentation, fraud, and duties, rights, and responsibilities in connection with underwriting
- Insolvency, rehabilitation, runoff, wind-up, and cut-through issues
- Audits, inspection, discovery, and access to records issues
- Complex allocation and billing issues
- Number of accidents, occurrences, loss occurrences, and aggregation issues

Sarah Coleman
Daniel R. Conte
Madeline Cook
Vicente I. Cortesi
Candace D. Cronan
David Ian Dalby
Emma Elizabeth "Bessie" Antin Daschbach
Angela N. Davis
Joseph J. De Hope, Jr.
John E. DeLascio
Edward F. Donohue III
Peter J. Felsenfeld
Matthew C. Ferlazzo
Jennifer L. Fisher
Connor T. Flynn
Paige M. Forman
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David A. Grossbaum
Sarah Hafeez
Logan G. Haine-Roberts
Joshua A. Hark
David T. Hayek
Mark M. Heinisch
David E. Heiss
Angela M. Hess
Jessica Hutchinson
Peter L. Isola
Rory Eric Jurman
Ronald L. Kammer
Peter E. Kanaris



- Following form, follow-the-settlements, and follow-the-fortunes issues
- Custom and usage, course of performance, and contract interpretation issues
- Duties, rights, and responsibilities in connection with claims handling such as notice and rights of association
- Fronting and captive arrangements
- Authority and agency issues
- Umpire, arbitration, and forum issues
- Limits issues
- Extra-contractual liability
- Defense cost and declaratory judgment cost issues
- Letters of credit
- Offsets
- Commission and premium issues
- Retention warranties
- Regulatory requirements and restrictions
- Sole judge and honorable engagement issues

Our reinsurance experience includes representing clients in litigation, arbitration, and dispute resolution. We also provide advice and planning on insurance and reinsurance issues arising in the normal course of business and in connection with commutations, run-off operations, and acquisitions.

Corporate Transactional, Regulatory, Run-Off, and Insolvency Insurance Services

Hinshaw lawyers have extensive experience in advising and assisting insurers on a wide range of corporate, regulatory, and other commercial and transaction activities, including:

- Conservation, liquidation, and rehabilitation issues
- Corporate bylaw drafting and revisions
- Corporate operations, organization, reorganization, and structure, including issues related to mutualization and demutualization
- Corporate governance
- Creation of domestic and offshore captives and third-party risk sharing entities
- Filing and obtaining approval of rates and forms
- Insurance company creation and domicile selection
- Mergers and acquisitions involving issues ranging from due diligence to tax implications
- Purchasing assets of insolvent insurance companies
- Federal and state regulatory compliance
- Risk transfer

Hinshaw lawyers regularly assist insurance industry clients in completing high-level business transactions such as strategic business sales and

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Gary I. Khutorsky
Spencer Y. Kook
Katherine E. Kulik
Brett B. Larsen
Gar N. Lauerman
Mai M. Le
Steven D. Lehner
Edward K. Lenci
David H. Levitt
Robert G. Levy
Burke G. Lopez
Viviana A. Loshak
R. Wardell Loveland
Joseph V. Manzo
Rebecca D. Martino
Amber N. Massey
Terrence P. McAvoy
John E. McPherson
Ryan E. Michaels
Mallorie D. Milord
Cheryl L. Mondri
Rowan K. Moriarty
Paula Munera Alzate
Courtney E. Murphy
Michael P. Murphy
H. Gregory Nelch
Timothy W. Odzer
Daniel On
Francesco J. Palanda
Peter E. Pederson
C. Kieffer Petree
John (Jack) S. Pierce
Jordyn J. Quinn
Maria S. Quintero
Laurie Randolph
Russell L. Reed
Daniel Robinson
Lisa M. Rocanova



acquisitions, agency/broker relationships, licensing, and response to regulatory authorities. We have represented insurance companies and agencies, third-party administrators, managing financial agents, and claims specialists in these matters.

We also have been involved in the creation of captive insurance companies, self-insured pools, risk retention groups, and other vehicles for risk transfer. We have assisted companies in creating and implementing insurance programs and in drafting insurance policies, endorsements, and exclusions.

Our lawyers have appeared in a wide variety of regulatory matters before state insurance regulators, defending enforcement actions and other administrative proceedings involving a variety of issues, orders to show cause, agency appeals, notices of non-compliance, and rulemaking.

Hinshaw lawyers have experience in insurance company conservation, rehabilitation, and liquidation proceedings, including representing insurers before insurance regulators; preparing bids for assumption of business; negotiating and documenting commutations; and litigating reinsurance, claims, and asset valuation disputes.

We have represented numerous clients — both foreign and domestic — including secured and unsecured creditors of insolvent insurers and policyholder groups. Our attorneys provide advice and representation in connection with fraudulent conveyance and preferential transfer claims and allegations. We have experience advising on domestic and foreign insurance and reinsurance company insolvencies, schemes of arrangement, bankruptcy and run-off operations, and have devised and executed numerous successful strategies in the context of legacy business.

Claims, Litigation, and Fees Management Services

Hinshaw counsels and represents insurers with respect to claims management, litigation management, and legal fees issues and disputes.

We assist insurers in analyzing the reasonableness and necessity of costs and fees incurred in complex litigation. Our lawyers have served as counsel and as experts at the claims stage, in trial and appellate courts, and at mediations and arbitrations. Common matters include analyzing fees and costs of independent counsel, *Cumis* counsel fee arbitrations, and allocating and apportioning fees and costs. We also assist insurers in implementing billing guidelines and cost controls in complex litigation.

Defense of Policyholders in Underlying Actions

Hinshaw attorneys are appointed by insurers to defend policyholders in a wide range of litigation and claims, including wrongful death, personal injury, bodily injury, and property damage; construction; product liability; medical malpractice and health care, aviation, aerospace, and transportation; professional liability; directors and officers liability; labor and employment; intellectual property; cyber and privacy; and other

Dennis G. Rolstad
Dawn A. Sallerson
James C. Sanders II
Brittney D. Savino
Mellissa A. Schafer
Thomas R. Schrimpf
Jason R. Schulze
André D. Sesler
Ori Shafirstein
Daniel C. Shatz
Petras Sidrys
Eric J. Simonson
Christiane Sinclair
S. Stuart Soldate
Berlinie M. St-Fort
Melissa M. Turner
Krishna Vasudevan
Vitaly Vilenchik
April T. Villaverde
Robert E. Wagner
Matthew J. Walker
Stuart Walker
John K. Weedon
Jonathan M. Yee
Bradley M. Zamczyk
Michael Zhang

Related Industries

Hinshaw & RPC Alliance
Insurance Coverage
Insurance Regulatory
Reinsurance

Related Services

Latin America
Life, Health, Disability &
ERISA Litigation
Privacy, Security & Artificial
Intelligence
Surety



matters.

News

[Mealey's Report Commentary] A Primer On PFAS/Forever Chemical Claims: Regulation, Litigation, Large Losses & Insurance Coverage Issues
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Edward Donohue Discusses Two Key Reasons Behind Surge in Lawsuits Filed Following Ransomware Attacks
May 10, 2024

Scott Seaman Discusses Impact of the EPA's Regulation of "Forever Chemicals" on Insurers
April 26, 2024

Hinshaw Boosts West Coast Capabilities With Addition of Two Partners in Los Angeles
April 25, 2024

Earth Day Special Report: Bessie Antin Daschbach Discusses How ESG Trends are Impacting Insurers
April 22, 2024

Insurance Litigation Attorneys Julie A. Frusciente and Katherine Kulik Join Hinshaw as Partners in Fort Lauderdale
April 19, 2024

Hinshaw Legal Team Secures Nearly \$9 Million Win on Behalf of International Creditor in Florida
April 16, 2024

New Two-Volume Twelfth Edition of Thomson Reuters Insurance Law Treatise Authored by Seaman and Schulze is Now Available
April 8, 2024

Law360 Interviews Miami Office Partner-in-Charge About the New Coral Gables Location at The Plaza
April 8, 2024

Hinshaw Insurance Law TV | Bad Faith Law
April 1, 2024

Scott Seaman Named to the Law360 2024 Insurance Authority General Liability Editorial Advisory Board
March 26, 2024

Kipper Burke Warns that Large Texas Wildfires Will Result in a "Hefty Amount of Uninsured Losses"
March 21, 2024

Scott Seaman Reviews the Latest Ruling on the "Bump-Up" Exclusion for Law360
March 18, 2024

Sustainability & ESG
Transactional Insurance



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[Ronald Kammer Says Insurers Are Fully "On Board" With Connected Vehicle Technology](#)
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[Scott Seaman Recognized as a Top Insurance Author in JD Supra 2024 Readers' Choice Awards](#)
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[Law360 Reviews: Top Insurance Cases in 2023 and Trends to Watch in 2024](#)
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[Hinshaw Reviews Key U.S. Insurance Developments in RPC 2024 Annual Insurance Review](#)
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[Hinshaw Expands Insurance and Litigation Capabilities With West Coast Addition of Six Attorney Team](#)
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[Hinshaw Elects Eleven New Partners in Seven Offices](#)
January 2, 2024

[Law360 2024 Preview: Barbara Fernandez Anticipates Additional Client Service Opportunities in South Florida](#)
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[Scott Seaman Puts a Recent Illinois Supreme Court Ruling on Construction Defect Coverage into Context for Law360](#)
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[Jason Schulze Discusses West Virginia Supreme Court Holding that Continuous Trigger Theory Applies To Latent Bodily Injury Claims](#)
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[On Eve of ARIAS•U.S Fall Conference, ARIAS•U.S Quarterly Publishes Ed Lenci Byline](#)
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[Hinshaw Receives Recognition in 2024 "Best Law Firms" Directory](#)
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[Scott Seaman Discusses Insurance Coverage for Back-to-School Hazing Events](#)
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[Hinshaw Releases Second Edition of Duty to Defend: A Fifty-State Survey](#)
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[Daniel Robinson Appointed to Board of Directors of the Miami-Dade Bar Association Young Lawyer's Section](#)
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[April Toy Named to Diversity MBA Media's Top 100 Under 50 Executive Leaders](#)
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[Ben Raindorf and April Villaverde Appointed Co-Partners-in-Charge of Hinshaw's New Jersey Office](#)
August 8, 2023

[Hinshaw Insurance Law TV – Key Coverage Decisions in the First Half of 2023: Part 2](#)
August 3, 2023

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[Bessie Daschbach and Scott Seaman Discuss the Insurance Implications of the ESG Divide in Law360 Expert Analysis](#)
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[Scott Seaman Discusses General Liability Cases to Watch in the Second Half of 2023](#)
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[Hinshaw Partners Ronald Kammer, Scott Seaman, and Ian Wagreich Recognized in 2023 International Who's Who Legal](#)
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[Scott Seaman Discusses Sixth Circuit Finding that Novel Insurance Coverage Issues Are Best Handled by State Courts](#)
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[Hinshaw Insurance Law TV – Confronting the Triple Threat of Social Inflation, Economic Inflation, and Greenflation](#)
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[Steven Puiszis Discusses Risk Management and Insurance Carrier Concerns Presented by Lawyer Use of Generative Artificial Intelligence](#)

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[John DeLascio Authors Byline Discussing the Impact of Medical Monitoring Claims on the Insurance Industry](#)

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[Michael Newman Discusses Statutory Interpretation of California Insurance Code 10113.71](#)

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[David Archer Elected President of the British American Business Council of Miami](#)

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[Scott Seaman Discusses Upcoming California Supreme Court COVID-19 Coverage Appeal Case](#)

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[Veteran Insurance Coverage Attorney Gary Khutorsky Joins Hinshaw's National Insurance Practice as a Partner in Ft. Lauderdale](#)

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[Hinshaw Insurance Law TV – Environmental and Lead Paint Coverage Litigation](#)

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[Katherine Coba Recognized with Hispanic National Bar Association 2023 Top Lawyers Under 40 Award](#)

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[Jorge Maza Inducted Into the Federation of Defense & Corporate Counsel \(FDCC\)](#)

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[Joseph Manzo Discusses Tort Reforms Proposed by Florida Governor Ron DeSantis](#)

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[Hinshaw Insurance Law TV – Opioid Insurance Coverage Decisions](#)
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[Daniel Shatz Discusses Eleventh Circuit Decision that Reaffirmed Construction of Captain Warranty in Marine Insurance Coverage Dispute](#)
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[Jorge Maza Appointed Co-Chair of the Diversity & Inclusion Subcommittee of the American Bar Association's Litigation Section](#)
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[Scott Seaman, Philip Kujawa, and William Cook Author Chapters in Seventh Edition of IICLE Handbook on Wrongful-Death and Survival Actions](#)
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[Scott Seaman Discusses Social Inflation and Coverage Exclusions for State-Backed Cyberattacks in Carrier Management Article](#)
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[Annmarie Giblin Discusses Shift in Attitude by Companies Regarding Cyberinsurance and Increased Government Focus on Cybersecurity](#)
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[Scott Seaman Discusses New Developments Regarding Exclusions for War and State-Sponsored Cyberattacks](#)
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[Daniel Shatz Appointed Co-Chair of the American Bar Association's Insurance Coverage Litigation Committee's Employment Subcommittee](#)
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[David Grossbaum Named Among "2022 Top Lawyers" by Boston Magazine](#)
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[Jonathan Yee Elected President of the Chinese American Bar Association of Greater Chicago](#)
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[Litigation Attorney Jorge D. Canamero Joins Hinshaw's Miami office as a Partner](#)
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[Robert Pohls Named a "Top 50 Attorney in San Francisco" by Attorney Intel](#)
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[Scott Seaman Discusses Conflict of Interest Issues Raised by \\$25M Exxon Award](#)
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[Scott Seaman Praises NY Appellate Court Ruling that Pollution Exclusions Barred Coverage for "Forever Chemicals" Environmental Suit](#)

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[Trial Spotlight: International Creditor Overcomes Motion to Dismiss, Moves Forward with Petition to Enforce \\$6M in Arbitration Awards](#)

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[Scott Seaman and Jason Schulze Discuss Colorado Supreme Court Ruling Regarding Adjuster Liability](#)

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[Scott Seaman Discusses Prospect of Significant Indirect Exposures to Insurance Carriers from Russia's War on Ukraine](#)

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[Scott Seaman Discusses Prospect of Insurance Coverage Disputes over ESG 'Greenwashing' Claims](#)

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[Scott Seaman Discusses in Law360 an Illinois Appellate Emissions Ruling Favorable to Insurers](#)

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[JD Supra Names Scott Seaman and Joanna Storey as Top Authors in its 2022 Readers' Choice Awards](#)

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[Hinshaw Partner Russell S. Ponessa Admitted to American College of Trial Lawyers](#)

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[Scott Seaman Discusses in Law360 How Federal Appellate Courts Have Handled COVID Business Interruption Cases](#)

February 28, 2022

[In Chicago Lawyer Magazine Article, Scott Seaman Discusses the Challenge Posed by Social Inflation](#)

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[Scott Seaman and Sarah Anderson Review the Impact of ESG on the Insurance Industry](#)

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[Commentary in Mealey's Data Privacy Law Report — Key U.S. Insurance Decisions, Trends, & Developments: In These Times Of ESG, Social Inflation, COVID-19, Cyber/Privacy, Civil Unrest, Opioids & Other Perils](#)
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October 20, 2021

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September 21, 2021

[Hinshaw Attorney André Sesler Appointed to Executive Leadership Team of the Hillsborough County Bar Association Board of Directors](#)
September 16, 2021

[Hinshaw's Ed Lenci Published in ARIAS-U.S. Quarterly on Using The New York and Panama Conventions When a Third Party Sues an Insurer](#)
September 15, 2021

[Sixty-Seven Hinshaw Lawyers Recognized in 2022 Edition of Best Lawyers](#)
August 19, 2021

[Hinshaw Adds Experienced Insurance Partner in New York](#)
August 18, 2021

[Scott Seaman Discusses Persuasive Precedent Significance of Eighth Circuit COVID Coverage Ruling](#)
August 6, 2021

[Hinshaw Partner Thomas Schrimpf Selected to the 2020 Wisconsin Pro Bono Honor Society](#)
July 27, 2021

[Michael Malone and Thomas Schrimpf Honored with Jon Allen Pace Setter Award by Milwaukee Justice Center for Pro Bono Efforts](#)
July 27, 2021

[Hinshaw's Ed Lenci Discusses His Vision as Chair of the NYSBA International Section](#)
July 9, 2021

[Scott Seaman Discusses Top Insurance Cases to Watch in the Second Half of 2021 With Law360](#)
July 6, 2021



[In Bloomberg Law, Scott Seaman Discusses First Federal Circuit Court Opinion in COVID-19-Related Business Loss Case](#)

July 6, 2021

[Hinshaw Partner Jill Mendelsohn Profiled in DBR: a Litigator with a Business-Focused Approach](#)

June 24, 2021

[Hinshaw Insurance Law TV: A Checklist for Reservation of Rights in Construction Claims](#)

June 22, 2021

[Hinshaw Insurance Law TV: COVID-19 Coverage Claims](#)

June 16, 2021

[Hinshaw Partner Scott Seaman Elected as a Fellow of The American Bar Foundation](#)

June 10, 2021

[Hinshaw Insurance Law TV: Claims Handling Issues and Bad Faith Developments for Insurers to be Aware of in 2021](#)

June 7, 2021

[Deal Spotlight: Client Empire Underwriters LLC Acquired by Scottish American](#)

May 24, 2021

[Hinshaw Launches "Global Access Lawyers" in Collaboration with Five Global Insurance Law Firms](#)

May 20, 2021

[Chambers USA Recognizes Hinshaw for its Insurance and Financial Services Practices](#)

May 20, 2021

[Could Factors Driving Social Inflation in U.S. Also Drive Up Costs for U.K. Carriers?](#)

May 17, 2021

[Commentary in Mealey's Litigation Report — Emerging Insurance Disputes: A Review Of Emerging Trends In Mergers & Acquisitions And Representations & Warranties Insurance](#)

April 7, 2021

[Hinshaw Partner Scott Seaman Named a 2021 Midwest Trailblazer by The American Lawyer](#)

April 5, 2021

[JD Supra Names Hinshaw Attorneys Top Authors in 2021 Readers' Choice Awards](#)

April 1, 2021

[Hinshaw's Scott Seaman Discusses Current State of Play in National COVID-19 Coverage Litigation](#)

March 17, 2021

[Hinshaw's Scott Seaman Discusses Implications of Delaware D&O Coverage Ruling](#)

March 8, 2021

[Hinshaw Insurance Law TV: A Comparison of Insurance Trends in U.K. and U.S.A.](#)

March 3, 2021

[Hinshaw Adds Seasoned Insurance Partner in New Orleans](#)

February 23, 2021

[Hinshaw Insurance Law Television: A Deluge of COVID-19 Coverage Rulings](#)

February 18, 2021

[Ed Lenci Elected Chair of NYSBA's International Section, Promotes DEI Commitment](#)

February 10, 2021



[Hinshaw Authors USA Chapter of Chambers Global Practice Guide on Insurance & Reinsurance – Trends and Developments](#)

February 4, 2021

[Commentary in Mealey's Litigation Report: 2020 Cyber And Privacy Coverage – A Year In Review](#)

January 27, 2021

[Scott Seaman Discusses Florida Supreme Court Ruling Regarding Consequential Damages Claims in First-Party Breach of Contract Actions Against Citizens Property Insurance Corp.](#)

January 27, 2021

[Hinshaw Reviews Key U.S. Insurance Developments in RPC's 2021 Annual Insurance Review](#)

January 20, 2021

[Scott Seaman Discusses Top Insurance Litigation of 2020 and Cases to Watch in 2021 with Law360](#)

January 8, 2021

[Hinshaw Lawyers Author Article Exploring When Additional Insureds Are Entitled to a Loss Run Statement](#)

January 5, 2021

[Thomson Reuters Publishes Ninth Edition of Scott Seaman's and Jason Schulze's Insurance Law Treatise](#)

January 4, 2021

[Maria Quintero Presents on the Merits and Pitfalls of Insurance Coverage Litigation](#)

December 17, 2020

[Hinshaw Adds Seasoned Intellectual Property/Insurance Partner in Minneapolis](#)

December 9, 2020

[Insurance Partners Jessica Forbes and Francesco Palanda Join Hinshaw in Miami](#)

December 9, 2020

[Hinshaw Litigator Rory Eric Jurman Recognized as the Daily Business Review's 2020 Most Effective Lawyer in Insurance](#)

December 7, 2020

[Hinshaw Lawyers Author Article on COVID-19 Insurance Issues and Recent California Insurance Litigation and Regulations](#)

December 4, 2020

[Appellate Spotlight: Defense Verdict for Four Seasons Resort in Wrongful Death Case Upheld by Florida Court of Appeal](#)

November 20, 2020

[Trial Spotlight: Hinshaw Client Mitsui Sumitomo Secures Case Dismissed Ruling in COVID-19 Coverage Lawsuit](#)

November 17, 2020

[Hinshaw Partner Pedro Hernandez Profiled in DBR: An American Success Story](#)

November 13, 2020

[Hinshaw Recognized in 2021 U.S. News – Best Lawyers "Best Law Firms" Directory](#)

November 5, 2020

[InsuranceNewsNet Reports on Hinshaw Business Interruption Update](#)

October 23, 2020

[Scott Seaman Discusses Efforts By Some Universities to Sue Insurers for COVID-19 Coverage](#)

October 13, 2020

[Hinshaw's Ronald Kammer and Holly Harvey Discuss COVID-19 Insurance Claims in Coral Gables Magazine](#)

October 9, 2020



[Commentary in Mealey's Litigation Report: Commercial Property Policies Are Hardly A Panacea For COVID-19 Business Interruption Losses](#)

September 11, 2020

[Rory Eric Jurman Discusses Working With Brokers During the Claims Process at 2020 Claims College](#)

September 11, 2020

[Commentary in Mealey's Litigation Report: COVID-19 Related Business Interruption Coverage Claims in the Age of Zoom](#)

September 1, 2020

[Sixty-Five Hinshaw Lawyers Recognized in 2021 Editions of Best Lawyers and Best Lawyers: Ones to Watch](#)

August 20, 2020

[Hinshaw/RPC Web Chat – Tales from Covid: Insurance in the Time of Coronavirus – Cyber](#)

August 11, 2020

[Seasoned Insurance Coverage Litigator Courtney Murphy Joins Hinshaw in New York](#)

August 5, 2020

[Coronavirus – a Business Interruption Update](#)

July 27, 2020

[Scott Seaman Comments on Competing Proposed Pandemic Risk Program Plans](#)

July 24, 2020

[Scott Seaman Discusses U.S. Insurance Trends](#)

July 24, 2020

[Hinshaw Lawyers Author Article on Eleventh Circuit Case Addressing Sublimit Coverage](#)

July 24, 2020

[Hinshaw Adds Trio to National Insurance Practice in Miami Office](#)

July 14, 2020

[Scott Seaman Discusses Insurance Cases to Watch in Second Half of 2020](#)

July 7, 2020

[Coronavirus – a Bumpy Road Ahead for D&O Insurers](#)

June 25, 2020

[Client Success: Eleventh Circuit Affirms StarStone National Insurance Co. Victory in Sublimit Coverage Case](#)

June 22, 2020

[Property Insurance Coverage For Riot-Related Claims Is Not Automatic](#)

June 19, 2020

[Hinshaw/RPC Web Chat – Tales from Covid: Insurance in the Time of Coronavirus – Bad Faith Claims](#)

June 17, 2020

[Hinshaw Announces Publication of 50 State Survey on Workers' Compensation Law](#)

June 15, 2020

[Insurers May Have Already Won COVID-19 Coverage Fight](#)

June 5, 2020

[Hinshaw/RPC Web Chat – Tales from Covid: Insurance in the Time of Coronavirus – Bankruptcy and Insolvency of Insureds](#)

June 4, 2020



[Hinshaw/RPC Web Chat – Tales from Covid: Insurance in the Time of Coronavirus – Business Interruption and Insured Insolvency](#)

June 4, 2020

[Hinshaw Client Success: New York Court Invokes Sovereign Immunity To Dismiss \\$15 Million Claims Against The University of Arizona And One Of Its Professors](#)

May 14, 2020

[Scott Seaman Discusses Pennsylvania Supreme Court Decision Finding Duty to Defend in Personal Injury Case](#)

May 8, 2020

[Forrest Booth Predicts New Admiralty Case Law Will Result from COVID-19 Suits Filed by People Infected by Cruise Ship Passengers](#)

May 4, 2020

[Claims Journal Reports That Several Insurance Commissioners Are Wary of Business Interruption COVID-19 Claims](#)

April 30, 2020

[Commentary in Mealey's Litigation Insurance Solvency Report: Overview Of COVID-19-Related Legislative, Regulatory, & Litigation Activity & The Potential Impact On Insurer Solvency](#)

April 24, 2020

[Chambers USA Recognizes Hinshaw for its Leading Insurance Practice](#)

April 23, 2020

[New E-Book Primer Offers Insights into COVID-19 Insurance Coverage & Reinsurance Claims](#)

April 20, 2020

[Commentary in Mealey's Litigation Report: Tracking COVID-19 Related Legislative & Regulatory Activity Impacting Insurers](#)

April 13, 2020

[Law360 Expert Analysis: Reinsurers Must Prepare For Coronavirus-Related Claims](#)

April 13, 2020

[Ronald Kammer Explains Why Policyholders Seeking Coverage for Business Losses Resulting from COVID-19 Face an 'Uphill Battle'](#)

April 3, 2020

[Hinshaw Client Success: Wisconsin High Court Affirms Duty to Defend Victory by Insurer Liberty Mutual](#)

March 25, 2020

[New Hinshaw Insurance Law Radio Episodes Review Bad Faith & Extracontractual Liability in the U.S., Impact of Social Inflation on Insurers](#)

March 20, 2020

[Advisen Cyber FPN Promotes Hinshaw Advisory Regarding Insurability of CCPA Fines](#)

March 18, 2020

[Forrest Booth Discusses Cruise Ship Industry's COVID-19 Liability](#)

March 17, 2020

[Hinshaw's Scott Seaman and Simon Laird of RPC Warn of Risks of US-Style Social Inflation Coming to the UK](#)

February 28, 2020

[Expert Analysis Article: Why the Specter of Social Inflation is Haunting Insurers](#)

February 28, 2020



[Scott Seaman Analyzes Recent Ransomware Coverage Decision in Business Insurance Magazine](#)

February 7, 2020

[Hinshaw Bolsters National Insurance Practice with the Addition of Four Partners in Chicago & Minneapolis](#)

January 28, 2020

[Thomson Reuters Publishes Eighth Edition of Insurance Law Treatise Authored by Scott Seaman and Jason Schulze](#)

January 21, 2020

[Hinshaw Reviews Key U.S. Insurance Developments in RPC's 2020 Annual Insurance Review](#)

January 10, 2020

[Law360 Calls Upon Scott Seaman To Discuss Insurance Cases To Watch In 2020](#)

January 10, 2020

[Hinshaw Submits Comments to California Attorney General Regarding Proposed California Consumer Privacy Act Regulations](#)

December 17, 2019

[Ken Yeadon Talks to Business Insurance about SEC Disgorgement Case Recently Accepted for Review by SCOTUS](#)

November 14, 2019

[Hinshaw Recognized Nationally and Regionally in 2020 U.S. News – Best Lawyers "Best Law Firms" Directory](#)

November 1, 2019

[A Personal Profile of Ronald Kammer, Co-Chair of the Hinshaw Insurance Services Group](#)

October 21, 2019

[Hinshaw's Ed Lenci Co-Authors a Briefing Note on ARIAS-U.S.'s New Model International Arbitration Form](#)

September 18, 2019

[Client Success: StarStone National Insurance Co. Prevails in Highly Contested Sublimit Coverage Case](#)

September 3, 2019

[Hinshaw Insurance Law Radio: The Biggest Insurance Decisions of 2019: Midyear Report](#)

July 16, 2019

[Scott Seaman Discusses the Biggest Insurance Decisions of Mid-Year 2019 with Law360](#)

June 21, 2019

[Hinshaw Adds Large Team of Insurance Law Professionals to its Fort Lauderdale Office](#)

May 2, 2019

[Chambers USA Once Again Recognizes Hinshaw for its Leading Insurance Practice](#)

April 30, 2019

[Hinshaw's Larry Golub Discusses Key Wisconsin Supreme Court Insurance Carrier Ruling with Law360](#)

April 17, 2019

[Third Annual Hinshaw Sea Level Rise & Climate Change Conference: Digging for Sea Level Rise Solutions](#)

April 1, 2019

[Hinshaw's Ed Lenci Named to Law360's 2019 International Arbitration Editorial Advisory Board](#)

March 26, 2019

[Ed Lenci Provides Insights to Law360 About Dublin as an International Arbitral Forum](#)

March 13, 2019

[Hinshaw Announces Strategic Alliance with UK-based Reynolds Porter Chamberlain](#)

February 27, 2019



[Media Coverage: Hinshaw Announces Strategic Alliance with Reynolds Porter Chamberlain LLP](#)
February 27, 2019

[Texas High Court Anadarko Coverage Ruling "Unlikely" to Have Far-Reaching Impact](#)
February 1, 2019

[Hinshaw Contributes to 2019 Annual Insurance Review](#)
January 24, 2019

[Analyzing State Case Law Interpretations of the Defense Cost Reimbursement Obligation in D&O Policies](#)
January 15, 2019

[Thomson Reuters Publishes New Seventh Edition of Scott Seaman and Jason Schulze Insurance Law Treatise](#)
December 21, 2018

[Scott Seaman Quoted in Law360 regarding Nevada High Court Adoption of Minority View that a Breaching Insurer's Liability is Not Capped](#)
December 19, 2018

[Hinshaw Recognized Nationally and Regionally in 2019 U.S. News – Best Lawyers "Best Law Firms" Directory](#)
November 1, 2018

[Hinshaw Partner Leonor M. Lagomasino Elected to Three-Year Term as a National Director of DRI](#)
October 25, 2018

[Scott Seaman Quoted in Law360 Article Discussing Bear Stearns Disgorgement Insurance Coverage Case](#)
October 1, 2018

[Hinshaw Insurance Law Radio - Sizzling Insurance Coverage Cases of 2018: Mid-Year Report](#)
August 9, 2018

[Forrest Booth Talks Russian Warships and Who Gets the Gold from Sunken Treasures on the Greg and Dan Show](#)
August 3, 2018

[Law360 Calls Upon Scott Seaman For Perspective On Recent NJ Supreme Court Decision](#)
July 2, 2018

[Hinshaw Insurance Law Radio Interviews Jennifer Hammer, Director of the Illinois Department of Insurance](#)
June 21, 2018

[Scott Seaman Quoted in Law360 Article Discussing TIAA Disgorgement Insurance Coverage Case](#)
June 6, 2018

[Chambers USA Once Again Recognizes Hinshaw for its Leading Insurance Practice](#)
May 4, 2018

[Hinshaw and Florida International University Successfully Conclude Second Annual Climate Change and Sea Level Rise Conference](#)
April 24, 2018

[Scott Seaman Featured in International Insurance and Reinsurance Roundtable](#)
April 12, 2018

[Expert Analysis: New York Court of Appeals Slams Door on 'Unavailability of Insurance' Exception](#)
March 30, 2018

[Scott Seaman Discusses Decision by NY Court to Reject 'Unavailability of Insurance' Exception](#)
March 30, 2018



[Hinshaw's Ed Lenci Named to Law360's 2018 International Arbitration Editorial Advisory Board](#)
March 23, 2018

[David Levitt Appointed Chair of DRI's Third-Party Funding Committee](#)
March 14, 2018

[Hinshaw Insurance Law Radio: Insurance Cases and Legislation to Watch in 2018 with Insurance Reporter Jeff Sistrunk](#)
January 17, 2018

[Hinshaw Insurance Law Radio: 2017 Year in Review with Insurance Reporter Jeff Sistrunk](#)
January 8, 2018

[Four Hinshaw Lawyers—Ronald Kammer, Kent Keller, Michael Marick and Scott Seaman—Listed Among the World's Foremost Insurance & Reinsurance Lawyers in 2018 International Who's Who](#)
January 3, 2018

[Hinshaw's Scott Seaman Quoted in Law360 Article on "Insurance Cases To Watch in 2018"](#)
January 2, 2018

[Sixth Edition of Scott Seaman and Jason Schulze Insurance Law Treatise Published By Thomson Reuters](#)
December 19, 2017

[Hinshaw's Larry Golub and Scott Seaman Referenced in Law360 Story about 2017's Biggest Insurance Decisions](#)
December 11, 2017

[Media Summary: Ed Lenci Speaks to American Banker, HousingWire and Forbes Regarding the Leadership Succession Controversy at CFPB](#)
December 1, 2017

[Scott Seaman's Expert Analysis on Opioid Insurance Coverage Litigation](#)
November 27, 2017

[Hinshaw Achieves National and Regional Recognition in 2018 U.S. News - Best Lawyers® "Best Law Firms" Directory](#)
November 1, 2017

[Scott Seaman Considers High-Low Settlement Strategies and Best Practices](#)
October 26, 2017

[Scott Seaman Provides Analysis on California False Claims Coverage Action](#)
October 16, 2017

[Scott Seaman Provides Analysis on Pennsylvania Supreme Court Bad Faith Decision](#)
September 29, 2017

[Law360 Asks Scott Seaman to Weigh-In on High Profile Insurance & Reinsurance Cases Pending before New York's High Court](#)
September 20, 2017

[Scott Seaman Provides Expert Analysis on American Law Institute's Latest Draft Restatement of the Law, Liability Insurance](#)
September 19, 2017

[Ed Lenci Weighs in on the Advantages of Using Alternative Arbitral Centers](#)
September 19, 2017

[Royal Oakes Discusses Proposed Changes to National Flood Insurance Program](#)
September 12, 2017



[Teri Drew Featured in Bloomberg BNA Article on Courtroom Experiences of Women Litigators](#)
August 21, 2017

[Hinshaw Attorney David Levitt Honored with Distinguished Member Award by Illinois Association of Defense Trial Counsel](#)
July 6, 2017

[Ron Kammer Cited in Article Regarding Florida's Autonomous Vehicle Law](#)
May 26, 2017

[Chambers USA Once Again Recognizes Hinshaw For Its Leading Insurance Practice](#)
May 26, 2017

[Ron Kammer Takes a Look at How Driverless Cars Will Impact the Insurance Industry](#)
May 10, 2017

[Highly Anticipated SCOTUS Ruling in SEC Disgorgement Case Could Benefit D&O Insurers](#)
April 27, 2017

[New York Partner Ed Lenci Speaks With Irish National Public Broadcaster About Brexit's Impact](#)
April 26, 2017

[Reinsurance Arbitration Award Tossed by Federal Judge for Failure to Disclose Arbitrator Partiality](#)
April 25, 2017

[Michael Marick and Scott Seaman Contribute to Reinsurance Professional's Deskbook](#)
April 18, 2017

[Scott Seaman to Speak on Duty to Defend and Defense Cost Issues](#)
March 22, 2017

[Scott Seaman Discusses Connecticut Appeals Court Allocation Ruling in Asbestos Case](#)
March 8, 2017

[Edward Lenci Named To Law360 International Arbitration Editorial Advisory Board](#)
March 6, 2017

[Hinshaw's Scott Seaman Named To Law360 Insurance Editorial Advisory Board](#)
February 28, 2017

[DRI Professional Perspectives: Failure to Plead "But for" Causation Leads to Dismissal of Malpractice Claim](#)
February 7, 2017
DRI Professional Perspectives

[Ronald Kammer, Kent Keller, Michael Marick & Scott Seaman are Listed Among the International Who's Who of Insurance & Reinsurance Lawyers 2017](#)
January 12, 2017

[The Door Appears to Be Closing on the 'Unavailability' Insurance Exception](#)
January 10, 2017

[Hinshaw Insurance Law Radio Episode 2: An Interview with Insurance Reporter Jeff Sistrunk](#)
January 4, 2017

[Thomson Reuters Publishes Fifth Edition of Scott Seaman and Jason Schulze Insurance Law Treatise](#)
December 27, 2016

[Scott Seaman: Honeywell Asbestos Liability Case involves a "Bread and Butter" Proposition](#)
December 14, 2016



[Maria Quintero Announced as Speaker for the 2016 CLM New York Conference](#)
November 29, 2016

[Hinshaw Garners More Than Thirty Rankings in 2017 U.S. News - Best Lawyers® "Best Law Firms" List](#)
November 1, 2016

[Hinshaw's Insurance Services Practice Group Recognized Nationally as a Tier 1 Firm in Insurance Law by U.S. News - Best Lawyers®](#)
November 1, 2016

[Maria Quintero Quoted in Forbes Article on Google's Concerns Over Michigan's Driverless Car Plan](#)
September 16, 2016

[Terese Drew to Be Elected to American Board of Trial Advocates Board of Delegates](#)
August 26, 2016

[Thirty Hinshaw Lawyers Named to 2017 Edition of The Best Lawyers in America®](#)
August 15, 2016

[Maria Quintero Quoted in Law360 Article on Trend of Driverless Cars Shifting Liability from Driver to Manufacturer](#)
August 5, 2016

[Scott Seaman and Ed Lenci Publish Reinsurance Article in A.M. Best's Review](#)
August 1, 2016

[Maria Quintero Authors Article on the Inequality of Women in the Legal Profession](#)
July 27, 2016

[Kristina Marsh and Burke Lopez Successfully Obtain Summary Judgment for Commercial Trucking Insurer](#)
July 26, 2016

[Paulette Sarp Mentioned in Law360 Article on Eighth Circuit Ruling in Favor of MMIC Insurance Co.](#)
July 19, 2016

[Maria Quintero Quoted in Article on the Legal Issues Arising With Pokémon Go](#)
July 18, 2016

[Royal Oakes Quoted in Article on Insurance Concerns for the Rio Olympics](#)
July 5, 2016

[Ronald Kammer, Kent Keller, Michael Marick & Scott Seaman are Listed Among the International Who's Who of Insurance & Reinsurance Lawyers 2016](#)
June 27, 2016

[Hinshaw Recognized as Leading Firm in 2016 Chambers USA](#)
May 27, 2016

[Hinshaw & Culbertson LLP Appoints Scott Seaman and Ronald Kammer to Lead the Firm's Global Insurance Services Practice Group](#)
May 20, 2016

[Hinshaw Names Four New Members of Management Committee](#)
May 18, 2016

[Hinshaw Names Five New Practice Group Chairs](#)
May 18, 2016

[Edward K. Lenci Featured in Law360 Q&A Article](#)
May 16, 2016



[Scott Seaman Quoted in Law360 Discussing New York High Court Ruling on Allocation and Exhaustion](#)
May 3, 2016

[Massachusetts Supreme Judicial Court Cites Scott Seaman and Jason Schulze's Insurance Law Treatise](#)
March 24, 2016

[Maria Quintero Appointed to Serve as the National Chair for the Claims & Litigation Management Alliance Extra-Contractual Committee](#)
March 4, 2016

[Timothy Wright and Karen Dixon Co-Author Illinois Chapter for the Duty to Defend Compendium](#)
February 24, 2016

[Peter Felsenfeld Co-Authors "Pros and Cons of Public Agency Captives" in Risk Management Magazine](#)
February 2, 2016

[New Hampshire Supreme Court Cites Michael Marick's Article on Excess Insurance](#)
January 26, 2016

[Crain's Chicago Business Obtains Insights From Three Hinshaw Lawyers on Steven Spielberg's Latest Movie, Starring Tom Hanks](#)
January 20, 2016

[Hinshaw Partner Maria Quintero Approved for Membership in the Federation of Defense & Corporate Counsel](#)
December 18, 2015

[Edward Lenci Comments on U.S. Supreme Court Decision Dealing With Foreign Sovereign Immunities Act](#)
December 2, 2015

[Hinshaw Named One of the 10 Mightiest Insurance Practice Groups by Law360](#)
November 17, 2015

[Hinshaw & Culbertson LLP Garners More Than Two Dozen Rankings in U.S. News – Best Lawyers' 2016 "Best Law Firms"](#)
November 2, 2015

[Edward K. Lenci Authors Article in Law360 on Solving Sovereign Immunity Issues In Reinsurance Disputes](#)
October 2, 2015

[Maria Quintero Quoted in Article "Not Your Father's Insurance: 6 Technology Trends That Are Revolutionizing Coverage"](#)
September 22, 2015

[Larry M. Golub Quoted in Law 360 Article "Ore. Justices Take On Construction Defect Coverage Query"](#)
September 11, 2015

[Russell Klingaman and Thomas Schrimpf Discuss Drones and the Law](#)
September 1, 2015

[Twenty-Eight Hinshaw Lawyers Named to 2016 Edition of The Best Lawyers in America](#)
August 17, 2015

[Hinshaw Obtains Victory in Insurance Arbitration](#)
August 13, 2015

[Russell Klingaman and Thomas Schrimpf Author Article on Homeowners' Insurance Coverage for Damage Done by UAS Owners' Recreational Drones](#)
August 4, 2015



[Scott Seaman Provides Analysis on Insurance Contract Exhaustion in Law360](#)
June 12, 2015

[Scott Seaman Provides Expert Analysis in Law 360](#)
May 28, 2015

[Scott Seaman Quoted In Law360 On Insurance Coverage Questions Certified By The Delaware Supreme Court](#)
May 28, 2015

[Ronald Kammer, Michael Marick & Scott Seaman are Listed Among the International Who's Who of Insurance & Reinsurance Lawyers 2015](#)
May 22, 2015

[Hinshaw & Culbertson LLP Dramatically Expands Its Reinsurance Practice](#)
May 21, 2015

[Sina Bahadoran Quoted in Law360 Article on Five Insurance Battlegrounds to Watch in Florida](#)
May 21, 2015

[Hinshaw's Insurance Practice and Individual Lawyers Ranked by Chambers USA](#)
May 20, 2015

[Scott Seaman Quoted in Law360 Article on Indiana Supreme Court Decision](#)
May 19, 2015

[Michael Marick and Scott Seaman Contribute to New Reinsurance Book](#)
May 1, 2015

[Hinshaw Propels Insurance Practice Growth with Addition of Eight Partners](#)
April 24, 2015

[Kendra Basner Discusses the Challenges of Having it All in The Balance Project Interview](#)
April 6, 2015

[Ronald L. Kammer Quoted in Miami Today Article on Reinsurance](#)
March 18, 2015
Miami Today

[Hinshaw Partners Sina Bahadoran and Eric A. Hiller Mentioned in Law360 Article, "Insurers Needn't Defend Anda In W. Va. 'Pill Mill' Suit"](#)
March 9, 2015

[Hinshaw & Culbertson LLP Receives Several Tier One Rankings in Multiple Practice Areas by U.S. News - Best Lawyers 2015](#)
November 3, 2014

[David Levitt Quoted in Chicago Lawyer Articles Discussing Pro-Plaintiff Aspects of Illinois Civil Procedure and the Illinois Prompt-Payment Law](#)
October 1, 2014

[Press Regarding Hinshaw & Culbertson LLP and Barger & Wolen LLP](#)
September 9, 2014

[Twenty-Two Hinshaw Lawyers Chosen as Best Lawyers in America 2015](#)
August 19, 2014

[Wendy Wen Yun Chang's Authors Article Published in California Bar Journal](#)
August 6, 2014
California Bar Journal



Ronald L. Kammer Elected to American College of Coverage and Extracontractual Counsel
June 16, 2014

Maria Quintero Co-Authors Article on Independent Counsel in CLM's Litigation Management Magazine
January 8, 2014
Litigation Management Magazine

Hinshaw & Culbertson LLP Recognized as U.S. News - Best Lawyers 2014 "Law Firm of the Year" in Ethics and Professional Responsibility Law
November 1, 2013

Seventeen Hinshaw Lawyers Chosen as Best Lawyers in America 2014
November 1, 2013

Hinshaw Partner Eric A. Hiller Mentioned in Article, "Law360 Names Attys Who Moved Up The Firm Ranks In Q2"
July 12, 2013

Edward Lenci Mentioned in Law360 Article on ACS Loan Inflation Suit
August 31, 2012

Edward Lenci Quoted in Law360 Article on Recovering Cleaning and Contamination Costs from MetLife
February 13, 2009

Events

Hinshaw to Sponsor the General Insurance Annual Event of the United Jewish Appeal-Federation of New York
May 22, 2024
Pier 60, Chelsea Piers, New York, New York

Scott Seaman to Speak on Excess Insurer's Duties to Defend and Indemnify
May 7, 2024
Webinar

Scott Seaman to Speak on M&A Transactional Liability Insurance
April 17, 2024
Webinar

Hinshaw Partners to Present at the Global Access Annual Conference 2024
March 12-14, 2024
London, U.K.

Ethics and Fair-Trade Practices for Insurance Professionals
February 14, 2024
Webinar

Christopher Blum to Present at American Bar Association (ABA) Tort Trial & Insurance Practice Section FSLC Fall Meeting 2022
November 11, 2022
Philadelphia, Pennsylvania

Global Access Lawyers to Present Webinar on "Can insurance rise to the challenge of climate change?"
September 28, 2022
Virtual Event



[Scott Seaman to Present on Environmental Insurance Coverage Trends in Strafford Webinar](#)

September 13, 2022

Virtual Event

[Ed Lenci to Moderate NYSBA Program on Comparative Perspectives on International Arbitration In Ireland and New York](#)

July 19, 2022

Virtual Event

[Spencer Kook to Present at APCIA's Western Regional General Counsel Conference](#)

July 14, 2022

Resorts World Hotel, Las Vegas, Nevada

[Hinshaw Partners to Present at the Global Access Annual Conference 2022](#)

June 23, 2022

London

[Hinshaw Attorneys to Speak at ABA's 2022 Insurance Coverage Litigation Committee CLE Seminar](#)

March 2 – 5, 2022

Loews Ventana Canyon Resort, Tucson, AZ

[Ronald Kammer to Present at West Coast Casualty Construction Defect Seminar](#)

October 8, 2021

Las Vegas, Nevada

[Hinshaw Attorneys to Present at the APCIA Western Region General Counsel Conference](#)

July 27 – 28, 2021

Virtual Event

[Hinshaw Attorneys to Present on Ethics for Adjusters](#)

July 22, 2021

Virtual Event

[Trio of Hinshaw Attorneys to Speak at ARIAS 2021 Spring Conference](#)

May 6 – 7, 2021

Virtual Event

[Webinar Series: Insurance Insights – What Insurers Need to Know in 2021](#)

April 2021

Virtual Event

[Judy Selby to Present at the 2021 ABA TECHSHOW on Cybersecurity and Cyberliability Insurance](#)

March 9, 2021

Virtual Conference

[Alyssa Johnson and Mollie Kugler Explore the Impact of Gender Bias on Women in Law](#)

December 15, 2020

Virtual Event

[Judy Selby to Discuss Cybersecurity in the Post-Pandemic World at Claims and Litigation Management 2020 Conference](#)

December 2, 2020

Virtual Conference

[Ed Lenci to Speak at the CIArb Virtual Congress Conference](#)

November 11, 2020



[Judy Selby and Kyle Medley to Discuss Cyber Insurance at ARIAS-U.S. 2020 Virtual Fall Conference](#)

November 6, 2020

Virtual Conference

[Judy Selby and John DeLascio to Discuss Insurance Coverage Issues and Tips Concerning Biometric Privacy Claims](#)

September 17, 2020

Virtual Event

[Judy Selby to Discuss How to Obtain and Maintain Cyber Insurance Coverage](#)

August 11, 2020

Webinar

[Judy Selby to Present at Lexology Legal Governance, Risk, and Compliance Webinar](#)

July 7, 2020

Webinar

[Judy Selby to Discuss Current State of Litigation at COVID-19 Insurance Litigation Virtual Summit](#)

June 25 - 26, 2020

Virtual Event

[Insurance Webinar Vine to Wine, and the Fire In Between: Hinshaw Attorneys Discuss Impact of Wildfires on California's Wine Industry and Insurers](#)

April 22, 2020

Webinar

[Maria Quintero to Discuss Extra-Contractual Considerations in Connection with Flood of COVID-19 Coverage Claims](#)

April 7, 2020

Webinar

[Cancelled: Sea Level Rise & Climate Change Conference](#)

[Hinshaw's Judy Selby to Present on Cybersecurity for Law Firms](#)

March 3, 2020

Mineola, New York

[Hinshaw and RPC Joint Seminar: What's Driving Claims and Exposures in the United States](#)

February 26, 2020

London, U.K.

[Ronald Kammer to Present at National Construction Defect Conference in Fort Lauderdale](#)

November 15, 2018

Fort Lauderdale, Florida

[Maria Quintero to Speak at 2018 CLM and Business Insurance Construction Conference](#)

September 27, 2018

Chicago Marriott Downtown Magnificent Mile | Chicago, Illinois

[Hinshaw Attorneys Scheduled to Present at DRI Cybersecurity and Data Privacy Seminar](#)

September 7, 2018

Loews Hotel | Chicago, Illinois

[John DeLascio to Discuss Legal Trends in Environmental Insurance at 2018 SEIP Conference](#)

June 20, 2018

Sheraton Fisherman's Wharf Hotel

San Francisco, California



[Hinshaw's Second Annual Climate Change Conference: "Thinking Beyond Risk"](#)

April 11, 2018

Four Seasons Hotel | Miami, Florida

[Ron Kammer to Co-Present at National Construction Defect Conference in November](#)

November 17, 2017

The Ritz-Carlton Fort Lauderdale, FL

[Ed Lenci to Speak at Dublin International Arbitration Day](#)

November 10, 2017

Dublin International Arbitration Centre, Dublin, Ireland

[Kent Keller to Present at 28th Annual ACIC General Counsel Seminar](#)

July 27, 2017

San Diego, U.S. Grant Hotel

[Scott Seaman to Speak on Duty to Defend and Defense Cost Issues](#)

June 14, 2017

[Ronald L. Kammer and Pedro E. Hernandez to Speak at the Insurance in the Construction Industry Conference](#)

May 11, 2017

Hampton Inn & Suites - Brickell Downtown, Miami

[Hinshaw and the NYSBA Present Event on the Realities of Doing Business in Latin America](#)

May 9, 2017

Four Seasons Hotel Miami

[Ed Lenci to Speak on Dispute Resolution Involving U.S. Latin America Reinsurance Relationships at ARIAS U.S. Spring Conference](#)

May 5, 2017

Naples, Florida

[Ed Lenci to Co-Chair the NYSBA's International Section Spring Meeting in Dublin, Ireland](#)

April 20, 2017

Dublin, Ireland

[Kristen Perkins and Maria Quintero to Speak at CLM Annual Conference](#)

March 31, 2017

Nashville, Tennessee

[Scott Seaman and Edward Lenci to Present on the Aftermath of the Viking Pump Case](#)

December 6, 2016

[Ed Lenci to Present at Dublin International Arbitration Day 2016](#)

November 18, 2016

Dublin, Ireland

[Maria Quintero to Moderate Panel at the Association of Defense Counsel of Northern California and Nevada](#)

November 18, 2016

Grand Hyatt San Francisco, 345 Stockton Street, San Francisco, CA

[Kent Keller to Speak at Shernoff Insurance Bad Faith Seminar](#)

October 21, 2016

333 S Figueroa St, Los Angeles, CA 90071



[Edward Lenci to Co-Chair Panel at the New York State Bar Association International Section Conference](#)
October 20, 2016

Saint James Albany Hotel: 200 Rue De Rivoli, Paris, 75001, France

[Scott Seaman and Edward Lenci to Speak at the IRUA Reinsurance Networking Group Meeting & Luncheon](#)
October 6, 2016

Hinshaw & Culbertson LLP, 800 Third Avenue - 3rd floor, Manhattan, NY (between 49th and 50th streets)

[Scott Seaman and Ed Lenci to Speak at Arias California Networking Event on the Bellefont Cap](#)
September 1, 2016

Hinshaw & Culbertson LLP: One California Street 18th Floor San Francisco, CA 94111

[Scott Seaman to Address Fundamental and Emerging Issues in the Excess Insurance Arena](#)
August 9, 2016

Webinar

[Scott Seaman to Address the Latest Developments in Insurance Bad Faith Litigation for DRI Insurance 201 Series](#)
July 20, 2016

Webcast

[Maria Quintero to Present at the 2016 Cumis Counsel Seminar](#)

June 24, 2016

The Resort at Squaw Creek: 400 Squaw Creek Road Olympic Valley, California 96146

[Burke Lopez to Present "Anatomy and Physiology 101 for Attorneys" Seminar](#)

December 4, 2015

Tampa

[Michael Marick to Moderate at DRI's Insurance Coverage and Practice Symposium](#)

December 3, 2015

New York, New York

[Scott Seaman and John DeLascio to Participate in General Session at ARIAS](#)

November 12, 2015

New York

[Hinshaw Partner James H. Kallianis Jr. Acts as Program Chair for the DRI Data Breach & Privacy Law Seminar](#)

November 5, 2015

[Michael Marick to Present at DRI's Insurance Law and Claims Conference](#)

October 28, 2015

Hartford, Connecticut

[Edward K. Lenci to Present at the New York State Bar Association's International Section Seasonal Meeting](#)

October 14-17, 2015

Sao Paulo, Brazil

[Scott M. Seaman to Speak on Insurance Coverage for NRD, CERCLA, RCRA, OPA and Other Claims](#)

September 10, 2015

[Mike Marick to Present DRI Coverage and Bad Faith Webcast: July 29](#)

July 29, 2015

[Hinshaw Partner Michael M. Marick to Speak at DRI Webcast "Insurance 101: Coverage and Bad Faith Litigation"](#)

July 23, 2015



[Scott Seaman to Co-Chair National Forum on Insurance Allocation](#)

June 25, 2015

Omni Chicago Hotel, Chicago, IL

[Karen Dixon to Present at IICLE, "The Insurance Jungle—Navigating Your Way to Successful Results."](#)

May 4, 2015

Busch Stadium, St. Louis, MO

[Robert Finley to Present on Medicare Issues for the National Institute for Medicare & Medicaid Education Conference](#)

June 26, 2014

[David Grossbaum to Present West LegalEdcenter Live Webcast on Legal Malpractice Insurance Coverage Decisions](#)

January 24, 2014

Webcast

Publications

Books

[How Several U.S. Supreme Court Cases This Term Will Significantly Impact Insurers](#)

March 28, 2024

Insights for Insurers

[Grieving Families Act Reintroduced: What New York Insurers Need to Know](#)

February 20, 2024

Insights for Insurers

[\[White Paper\] United States Insurance Trends and Decisions 2023](#)

December 21, 2023

Insights for Insurers

[California Privacy Protection Agency Advances Insurance Privacy Compliance Regulation](#)

December 13, 2023

Insights for Insurers

[Two Cases Directly Impacting Insurers Are Currently Pending Before the United States Supreme Court](#)

November 6, 2023

Insights for Insurers

[EPA Issues Final Rule Under TSCA Requires Reporting of PFAS \(1,462 CHEMICALS\) Within 18 Months](#)

October 16, 2023

Insights for Insurers

[ESG Business Insights - September 2023](#)

September 2023

[Insurers Face Large PFAS-Related Losses: A Primer on Forever Chemical Regulation, Liabilities, and Insurance Coverage Issues](#)

August 30, 2023

Insights for Insurers

[Insurers and Reinsurers, Here and Abroad, Should Pay Attention: The Second Circuit May Well Reconsider Reverse-](#)



[Preemption of The New York Convention by the McCarran-Ferguson Act](#)

August 22, 2023

Insights for Insurers

[Punitive Damages Are Now Available in Wrongful Death and Survival Claims in Illinois](#)

August 15, 2023

Insights for Insurers

[Scott Seaman Discusses Insurers' Steps to Limit Exposures in California and Florida Homeowner Insurance Markets](#)

July 19, 2023

Insights for Insurers

[The Impact of Recent U.S. Supreme Court Decisions on Insurers and Other Companies and Market Consequences of ESG Missteps](#)

July 5, 2023

Insights for Insurers

[\[WHITE PAPER - UPDATED\] The Social Inflation Survival Guide](#)

May 1, 2023

Insights for Insurers

[What are the Insurance Implications of Proposed Anti-ESG Legislation in Texas and Elsewhere?](#)

March 28, 2023

Insights for Insurers

[Key Insurance Cases and Developments – 2022 In Review](#)

February 27, 2023

Insights for Insurers

[A Bronx Tale: A New York State Trial Judge Calls Out New York State's Long-Standing Heightened Standard of Proving the Making of an Agreement to Arbitrate](#)

January 9, 2023

Hinshaw Alert

[Ohio Supreme Court Rules No Coverage For Ransomware Attack Under BOP Policy Because Computer Software Sustained No Direct Physical Damage](#)

December 28, 2022

Insights for Insurers

[Washington Supreme Court Strikes Down A "Claims-Made" Policy Issued To A Contractor On Public Policy Grounds](#)

August 19, 2022

Insights for Insurers

[Insurers Are Confronting the Combined Forces of Social Inflation, Price Level Inflation, and Greenflation](#)

July 28, 2022

Insights for Insurers

[\[WHITE PAPER\] West Virginia v. EPA: Insurers Should Consider How Big of a Bite the U.S. Supreme Court Took Out of the "E" in ESG](#)

July 7, 2022

Insights for Insurers

[DOJ and EPA Announce Comprehensive Strategy to Hand Out Environmental Justice Nationwide](#)

May 11, 2022

Insights for Insurers

[New York Appellate Court Rules Insurer Accepting Service and Assigning Counsel to Defend Defunct Insured Retains Coverage Defenses and is Only Liable for Settlements on a Pro Rata Basis](#)



March 24, 2022
Insights for Insurers

[COVID-19 Coverage Litigation: Insurers Maintain Unbeaten Record in All Appellate Court Decisions to Date](#)
March 24, 2022
Insights for Insurers

[Colorado Supreme Court Rules Insurance Adjuster is not Personally Liable for Claim Denial](#)
March 16, 2022
Insights for Insurers

[Part Seven: Reviewing Key U.S. Insurance Decisions, Trends, & Developments](#)
March 15, 2022
Insights for Insurers

[Part Six: Reviewing Key U.S. Insurance Decisions, Trends, & Developments](#)
March 10, 2022
Insights for Insurers

[Part Five: Reviewing Key U.S. Insurance Decisions, Trends, & Developments](#)
March 3, 2022
Insights for Insurers

[Part Four: Reviewing Key U.S. Insurance Decisions, Trends, & Developments](#)
March 1, 2022
Insights for Insurers

[Split Panel of the Seventh Circuit Rules Largely in Favor of Policyholder on Defense Issues for Nassar USAG Sexual Assault Claims Under D&O Policy](#)
March 1, 2022
Insights for Insurers

[The Texas Supreme Court Expands the Circumstances Under Which Extrinsic Evidence Can Be Used by Insurers to Disclaim A Defense](#)
February 17, 2022
Insights for Insurers

[Part Three: Reviewing Key U.S. Insurance Decisions, Trends, & Developments](#)
February 15, 2022
Insights for Insurers

[Part Two: Reviewing Key U.S. Insurance Decisions, Trends, & Developments](#)
February 11, 2022
Insights for Insurers

[Part One: Reviewing Key U.S. Insurance Decisions, Trends, & Developments](#)
February 3, 2022
Insights for Insurers

[Amendments Proposed to New York's Comprehensive Insurance Disclosure Act](#)
January 21, 2022
Insights for Insurers

[New York Imposes Sweeping New Insurance Disclosure Requirements on Defense Counsel and Insurers](#)
January 12, 2022 | Updated January 21, 2022
Insights for Insurers

[The Bell Tolls for the "*Bellefonte* Cap"](#)



December 28, 2021
Insights for Insurers

[Second Circuit Rules Indemnity Provision in Construction Contract Trumps "Other Insurance" Clause in Determining Priority of Coverage](#)

October 27, 2021
Insights for Insurers

[Comments Due to the Federal Insurance Office on its Wide-Ranging Work Relating to the Insurance Sector and Climate-Related Financial Risks](#)

October 12, 2021
Insights for Insurers

[Double Tic-Tac-Toe: Insurers Have Now Prevailed in The First Six U.S. Court of Appeals Decisions Regarding COVID-19 Coverage](#)

October 4, 2021
Insights for Insurers

[Insurers Take the Lead on ESG/Sustainability Initiatives](#)

September 30, 2021
Insights for Insurers

[Tic-Tac-Toe, Sixth Circuit The Latest of Three United States Court of Appeals Decisions to Have Found No Coverage For COVID-19 Claims Based Upon The Absence of Direct Physical Loss](#)

September 24, 2021
Insights for Insurers

[COVID-19 Coverage Update: Insurers Prevail in First Two U.S. Appellate Court Decisions](#)

September 7, 2021
Insights for Insurers

[Wisconsin Adopts New Insurance Cybersecurity Law](#)

August 10, 2021
Hinshaw Privacy & Cyber Bytes

[Florida Enacts Significant Reform Impacting Property Insurance Claims](#)

June 24, 2021
Insights for Insurers

[The Illinois Department of Insurance Issues Cybersecurity Guidance Regarding Microsoft Exchange Server Installations](#)

June 4, 2021
Hinshaw Privacy & Cyber Bytes

[Excess D&O Policy Not Triggered by Vizio's Smart TV Litigation Claim](#)

May 7, 2021
Insights for Insurers: Cyber Coverage

[Seventh Circuit Affirms "Information Laws" Exclusion Precludes Coverage for TCPA and Related Common Law Claims](#)

April 23, 2021
Insights for Insurers

[Connecticut Insurance Department Issues Guidance on Big Data Use by Insurers](#)

April 15, 2021
Hinshaw Privacy & Cyber Bytes

[Hacked Tech Company Not Entitled to Cyber Coverage for Debt Payment Wired by Client to Hackers' Bank Account](#)

April 14, 2021
Insights for Insurers: Cyber Coverage



[Does Tilted Turtle's Slow Payment and Carapace Response Entitle Insurer to Liability Policy Rescission?](#)

April 6, 2021

Insights for Insurers

[A Review of Emerging Trends in Mergers & Acquisitions and Representations & Warranties Insurance](#)

March 30, 2021

Insights for Insurers

[U.S. Senate Bill Would Provide Safe Harbor for Insurers That Insure Cannabis-Related Businesses Operating in Compliance With State and Local Law](#)

March 25, 2021

Insights for Insurers

[NY DFS Announces Insurers Diversity Efforts Will be Reviewed in Examination Process](#)

March 19, 2021

Insights for Insurers

[New York State Department of Financial Services Warns of New Fraudulent Campaign Targeting Consumer NPI](#)

February 23, 2021

Hinshaw Privacy & Cyber Bytes

[New NYS DFS Cyber Insurance Risk Framework Warns Against Ransom Payments, Includes Notice to Law Enforcement Policy Requirement](#)

February 8, 2021

Insights for Insurers: Cyber Coverage

[Fifth Circuit Affirms No Computer Transfer Fraud Coverage for Phishing Scam](#)

February 8, 2021

Insights for Insurers

[Insurance Policy Choice of Law Provision Again Faces Public Policy Challenge](#)

December 24, 2020

Insights for Insurers

[E.U. Parliament Endorses Directive to Permit Collective Consumer Lawsuits, Including for GDPR Violations](#)

December 10, 2020

Insights for Insurers: Cyber Coverage

[No E&O Coverage for Title Agent's Phishing Losses](#)

December 4, 2020

Insights for Insurers: Cyber Coverage

[Is New York's New Consumer Privacy Bill a Bridge Too Far?](#)

November 2, 2020

Insights for Insurers: Cyber Coverage

[Where We Stand: The Latest Snapshot of COVID-19 Business Interruption Insurance Coverage Litigation](#)

October 21, 2020

Insights for Insurers

[Another Early Win for Insurers in the Business Interruption Coverage Battles](#)

July 14, 2020

Insights for Insurers

[Proposed Federal Business Interruption Relief Act Introduced, But Text Not Submitted Yet](#)

July 9, 2020

Insights for Insurers

[Congresswoman Maloney Announces Made In America: Preparation for a Pandemic Act](#)



July 9, 2020

Insights for Insurers

[Beyond Data Breach: Evaluating Coverage for Misuse of Information Claims](#)

July 6, 2020

Insights for Insurers: Cyber Coverage

[Capital One Loses Bid to Shield Post-Breach Report from Consumer Plaintiffs](#)

June 29, 2020

Insights for Insurers: Cyber Coverage

[No Protection for Vendor's Forensic Report in Post-Breach Litigation?](#)

June 16, 2020

Insights for Insurers: Cyber Coverage

[What a Difference a Word Makes: "Any Insured" Cross Liability Exclusion Bars Coverage for Lawsuit Against Additional Insured](#)

June 3, 2020

Insights for Insurers

[Update on Proposed COVID-19 Insurance Coverage Legislation and Litigation: Are Cooler Heads Beginning to Prevail?](#)

June 1, 2020

Insights for Insurers

[Recent Pro-Insurer Developments Concerning COVID-19 Coverage Exposures](#)

May 27, 2020

Insights for Insurers

[Illinois Legislature Passes COVID-19 Workers' Compensation Bill Containing Rebuttable Presumption for Front-Line Workers](#)

May 26, 2020

Insights for Insurers

[Proposed Illinois Bill Would Create a COVID-19 Business Interruption Insurance Task Force](#)

May 22, 2020

Insights for Insurers

[OSHA Guidance on Preparing to Return to Work Includes Recommendations for White Collar Businesses](#)

May 18, 2020

Insights for Employers

[Early COVID-19 Liability Suits Raise Employment Practices Liability Insurance Issues](#)

May 12, 2020

Insights for Insurers

[Governor Newsom Issues Executive Order Creating Rebuttable Presumption of Workers' Compensation Compensability for COVID-19 Work-Place Related Illnesses](#)

May 8, 2020

Insights for Insurers

[Ohio Supreme Court Rules Pro Rata Allocation Method Required Under "Those Sums" Policies Where Timing of Damages is Known or Knowable](#)

April 24, 2020

Insights for Insurers

[State Insurance Commissioners Weigh In On Business Interruption Coverage for COVID-19 Losses](#)

April 22, 2020

Insights for Insurers



[Wisconsin and Minnesota Businesses Seek Coverage for COVID-19 Business Interruption Losses in State and Federal Class Actions](#)

April 22, 2020

Insights for Insurers

[California Department of Insurance Issues Notice to Insurers to Comply with their Legal Requirements with Respect to COVID-19 Related Business Interruption Claims](#)

April 17, 2020

Insights for Insurers

[Proposed Federal Business Interruption Insurance Coverage Act](#)

April 17, 2020

Insights for Insurers

[Virus Exclusions Are Not Preventing Some Policyholders from Filing COVID-19 Coverage Lawsuits](#)

April 15, 2020

Insights for Insurers

[California Orders Premium Refunds on Policies Exposed to Reduced Risk of Loss Due to COVID-19 Pandemic and Calls for Coverage Extension for Uninsured Delivery Drivers for California Essential Businesses](#)

April 13, 2020

Insights for Insurers

[Additional Insights for Insurers From New COVID-19 Coverage Suits](#)

April 9, 2020

Insights for Insurers

[Insights on the First COVID-19 Coverage Lawsuits](#)

April 4, 2020

Insights for Insurers

[TCPA Fax Claim Is Not a Covered Occurrence; Personal and Advertising Injury Coverage Is Also Not Triggered, Rules Pennsylvania Federal Court](#)

April 1, 2020

Insights for Insurers

[Chicago-Area Restaurants Seek Insurance Coverage for COVID-19 Business Interruption Losses in Illinois Federal Court](#)

March 31, 2020

Insights for Insurers

[California is the Next State to Request Business Interruption Coverage Information from Insurers](#)

March 30, 2020

Insights for Insurers

[Insurers Must Be Proactive to Comply With Federal, State, and Local COVID-19-Related Laws and Regulations to Limit Potential Governmental Overreach](#)

March 27, 2020

Insights for Insurers

[Appellate Court Rules Insurers Have Duty to Defend Illinois Biometric Privacy Claim](#)

March 25, 2020

Insights for Insurers

[COVID-19, Broken Supply Chains, and Force Majeure](#)

March 21, 2020

Insights for Insurers

[U.S. Congress Members Call for Business Interruption Coverage for COVID-19 Losses](#)



March 20, 2020
Insights for Insurers

[Future of New Jersey COVID-19 Insurance Coverage Bill is in Question](#)

March 19, 2020
Insights for Insurers

[Publication is not Publishing: Ninth Circuit Says Insurer Must Defend Privacy Suit](#)

March 18, 2020
Insights for Insurers: Cyber Coverage

[As COVID-19 Coverage Law Suits Are Filed, New Jersey Legislature Considers Mandated COVID-19 Business Interruption Coverage](#)

March 17, 2020
Insights for Insurers

[NYDFS Instructs Insurers to Provide Explanations of Coverage for COVID-19 Losses](#)

March 13, 2020
Insights for Insurers

[Evaluating the Insurability of CCPA Fines Assessed by the California Attorney General](#)

March 12, 2020
Insights for Insurers: Cyber Coverage

[Fourth Circuit Holds Privacy Exclusion Bars Coverage for Law Firm's DPPA Claim](#)

March 10, 2020
Insights for Insurers: Cyber Coverage

[Insureds Likely Face Uphill Battle in Seeking Coverage for Coronavirus Losses](#)

March 9, 2020
Insights for Insurers

[The Latest Decision in the Global Re Case](#)

March 6, 2020
Insights for Insurers

[Computer Fraud and Funds Transfer Fraud Coverages Not Triggered by Social Engineering Phishing Scam](#)

March 2, 2020
Insights for Insurers: Cyber Coverage

[Coverage for Phishing Loss Precluded by Voluntary Parting Exclusion; Forgery Coverage Not Triggered](#)

February 26, 2020
Insights for Insurers: Cyber Coverage

[Court Rejects Coverage for Phishing Loss Under Financial Institutions Bond, Calls for More Briefing on Computer Systems Fraud Coverage Issue](#)

February 17, 2020
Insights for Insurers: Cyber Coverage

[Insurers Take Steps to Reduce Silent Cyber Exposure](#)

February 10, 2020
Insights for Insurers: Cyber Coverage

[Commonsense Prevails; Intentional Attack is not an Insured Accident](#)

February 7, 2020
Insights for Insurers

[Confirming a "But-For" Test, Federal Court Rejects "Semantic" Attempt to Narrow Liability Policy's TCPA Exclusion](#)



January 31, 2020
Insights for Insurers

[Policyholders Face Substantial Challenges in Obtaining Coverage for Cyber Claims Under First-Party Property Policies](#)

January 29, 2020

Insights for Insurers: Cyber Coverage

[What's Keeping Corporate Directors & Officers Up at Night: Accelerating Privacy Regulation](#)

January 28, 2020

Insights for Insurers: Cyber Coverage

[Insurer had no duty to defend based on the "expected or intended" injury exclusion](#)

June 3, 2014

Insurance Coverage Alert